

## What is Claimed is:

1. A mobile terminal, comprising:
  - a display screen;
  - an input system for receiving user input;
  - a wireless communications subsystem;
  - a processor;
  - memory storing computer executable instructions that, when executed by the processor, cause the mobile terminal to perform a method for retrieving data from a server, comprising:
    - (i) loading a local client executable application for decoding a coded short text messaging system message;
    - (ii) receiving the coded short text messaging system message from a content provider via the wireless communication subsystem, wherein the coded short text messaging system message comprises compressed data not understandable to a user of the mobile terminal;
    - (iii) the local client executable application decoding the received short text messaging system message to translate the received data into a human understandable format; and
    - (iv) displaying the decoded information on the display screen.
2. The mobile terminal of claim 1, wherein the received short text messaging system message comprises a plurality of short codes to identify individual fields of data.
3. The mobile terminal of claim 1, wherein the human understandable format comprises text in a native language of a user of the mobile terminal.
4. The mobile terminal of claim 1, wherein the human understandable format comprises graphics.
5. The mobile terminal of claim 1, wherein the local client executable application comprises executable code.
6. The mobile terminal of claim 1, wherein the computer executable instructions further perform the method comprising:

- (v) receiving a second coded short text messaging system message from the content provider via the wireless communication subsystem, wherein the second coded short text messaging system message contains new information updating information in the coded short text messaging system message received in step (ii);
- (vi) the local client executable application decoding the second received short text messaging system message;
- (vii) displaying information decoded from the second received short text messaging system message on the display screen; and
- (viii) flushing from the memory of the mobile terminal information decoded from the coded short text messaging system messages received in step (ii).

7. The mobile terminal of claim 6, wherein the short text messaging system comprises SMS.

8. The mobile terminal of claim 1, wherein the short text messaging system comprises SMS.

9. The mobile terminal of claim 5, wherein the executable code comprises Java.

10. A computer readable medium storing a client application in the form of computer executable instructions that, when executed, cause a mobile terminal to perform a method for receiving information relating to a selected topic, comprising:

- (i) querying a user of the mobile terminal to select one of a push or pull mode of operation;
- (ii) when the user selects the push mode of operation:
  - a. displaying a plurality of menus to allow the user to identify desired information regarding which the user would like to remain updated, to identify one or more criteria specifying how often the user would like to receive updates, and to identify a number of prepaid messages for which the user would like to be charged;
  - b. generating a coded short text messaging system message based on the user's selection of the push mode of operation, and further based on the

user's selections regarding desired information, criteria, and number of prepaid messages; and

- c. outputting the short text messaging system message for sending to a content provider associated with the client application via a wireless telecommunications network.

11. The computer readable medium of claim 10, wherein the computer executable instructions further cause the mobile terminal to perform the method comprising:

- (iii) when the user selects the pull mode of operation, displaying one or more hierarchically arranged menus navigable by the user to allow the user to drill-down through the one or more menus to identify desired information that the user would like to receive;
- (iv) generating a coded short text messaging system request message containing the user's identified desired information; and
- (v) outputting the coded short text messaging system request message for sending to the content provider via the wireless telecommunications network.

12. The computer readable medium of claim 11, wherein the computer executable instructions further cause the mobile terminal to perform the method comprising:

- (iii) receiving a coded short text messaging system response message from the content provider via the wireless telecommunications network, wherein the coded short text messaging system response message comprises compressed data corresponding to the identified desired information, and wherein the compressed data is not readily understandable to a user of the mobile terminal in the compressed format;
- (iv) the local client executable application decoding the received short text messaging system response message to translate the received data into human understandable information; and
- (v) displaying the human understandable information on the display screen.

13. The computer readable medium of claim 10, wherein the computer executable instructions further cause the mobile terminal to perform the method comprising:

- (iii) receiving a coded short text messaging system response message from the content provider via the wireless telecommunications network, wherein the

coded short text messaging system response message comprises compressed data corresponding to the identified desired information, and wherein the compressed data is not readily understandable to a user of the mobile terminal in the compressed format;

- (iv) the local client executable application decoding the received short text messaging system message to translate the received data into human understandable information; and
- (v) displaying the human understandable information on the display screen.

14. The computer readable medium of claim 10, wherein step (ii)(b) comprises referencing a table to identify appropriate short codes corresponding to the user's selections.

15. The computer readable medium of claim 13, wherein step (iv) comprises referencing a table to identify appropriate human-understandable descriptions corresponding to short codes received in the coded short text messaging system response message.

16. The computer readable medium of claim 13, wherein the human understandable information comprises text in a language native to a user of the mobile terminal.

17. The computer readable medium of claim 13, wherein the human understandable information comprises graphics.

18. The computer readable medium of claim 10, wherein the short text messaging system comprises SMS.

19. A method for distributing selected information to a user of a mobile terminal, comprising:

- (i) receiving a first message originating from the mobile terminal sent over an asynchronous connectionless-based channel, wherein the first message comprises coded data indicating information desired by the user;
- (ii) querying a content provider database for the desired information;
- (iii) generating a second message comprising coded data corresponding to the information desired by the user; and

- (iv) sending the second message to the mobile terminal over the asynchronous connectionless-based channel.

20. The method of claim 19, wherein the first message further comprises one or more criteria indicating when the desired information should be sent to the user's mobile terminal, and an indication of a number of messages for which the user agrees to prepay.

21. The method of claim 20, further comprising:

- (v) when the one or more criteria are met:
  - a. performing steps (iii) and (iv); and
  - b. adjusting the number of prepaid messages remaining for the user based on the second message.

22. The method of claim 19, wherein the first message and second message each comprise a SMS message.

23. The method of claim 22, further comprising:

- (vi) determining whether the user corresponding to the mobile terminal from which the request message was received has prepaid for the response SMS message; and
- (vii) when the user has not prepaid for the response message, reverse billing the SMS response message to the mobile terminal.

24. The method of claim 22, wherein the second message comprises a long SMS message.

25. A method of providing information via a microband channel to a mobile device, comprising:

advertising for sale a predetermined number of coded microband messages corresponding to a predetermined event;

receiving payment from a first user for the predetermined number of microband messages;

updating a database based on the predetermined number of messages for which payment was received;

sending a plurality of coded microband messages for decoding by executable code on a mobile device associated with the user from whom payment was received, until the predetermined number of microband messages has been fully utilized.

26. The method of claim 25, wherein the predetermined number of messages comprises all messages corresponding to the predetermined event.